



TACC Triple-A Council of California

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GENERAL MEETING MINUTES – Pending Approval Vagabond Inn, 909 3rd Street. Sacramento, CA July 27-28, 2005

- I. Call to Order: The general meeting of the Triple A Council of California (TACC) was called to order by President William Hollabaugh at 9:03 am, July 27, 2005
- II. Pledge of Allegiance – Thank you to Joe Cox for bringing a flag.
- III. Roll Call: – A quorum was established. Those present were:

✓	PSA 1	Victoria Onstine, Sec.	✓	PSA 17	Colleen McLean
✓	PSA 1	Thea Gast	✓	PSA 18	Arnold Robles
	PSA 2	Ron Steves	✓	PSA 19	Peter J. McGrath
✓	PSA 3	Sharon Thrall	✓	PSA 20	David Wilder
✓	PSA 4	Jacque Brown	✓	PSA 21	Barbara Affolter
✓	PSA 5	Roberta H. Romeo	✓	PSA 22	Dee Erman
✓	PSA 6	Bill Hollabaugh, Alt.	✓	PSA 23	Jack Duff
	PSA 7	Gerald Sharrock		PSA 24	Pat Dorsey
✓	PSA 8	Arlene Elliott	✓	PSA 25	Ed Woods
	PSA 9	Charles McLain	✓	PSA 26	Roberta King
✓	PSA 10	Anne Mack		PSA 27	Bob Marshall
	PSA 11	Dean Morris	✓	PSA 28	Richard Lundin
✓	PSA 12	Havard Staggs, V.P.		PSA 29	Graham Rankin
✓	PSA 12	Joan Bowen		PSA 30	Mary Van Loon
✓	PSA 13	Bud Winslow	✓	PSA 31	Joe Cox
	PSA 14	Marlo June		PSA 32	John O'Brien
✓	PSA 15	Leonard Smith, Alt.	✓	PSA 33	Margaret Mooney
✓	PSA 16	Kathryn Williams			

IV. Introductions, Announcements:

Also present were Don Mabon Alt. PSA 4; Jo Anne Weber Alt, PSA 5; Don Hunt Alt, PSA 18; and guests Claudine Duff and Bob McClain.

Margaret Mooney PSA 33 announced Wally Ebright will be first representative, and Margaret Mooney will be alternate. President Hollabaugh reported a new TACC membership list with the current changes will be available soon, and reminded there is a form for reporting membership changes. It will be put on the TACC website, and all members are encouraged to put a copy in the TACC manual to be passed on to each successor. The PSA E. Director is to sign the form and send it in to CCoA. Congratulations to White House Conference on Aging delegates Mark Moran, Don Hunt, Anne Mack, Bud Winslow, and Jacque Brown. There were no further announcements.

**ADVISORY COUNCIL REPRESENTING CALIFORNIA'S 33 AREA AGENCIES ON AGING
ADVOCATING FOR SERVICES TO OVER 4 MILLION SENIORS IN CALIFORNIA**

- V. Motion to approve the Agenda: Wilder/Romeo: Unanimous.
- VI. Motion to Approve Minutes of April 25, 2005: Approved with one correction:
Page 2, VIII Financial Report: "Dee Erwin states will send information on Foundation donors..." corrected to Erwin Fromm. Wilder/Woods Unanimous
- VII. Correspondence: V Jones, PSA 7 requests to be excused due to illness. Sharon Thrall PSA 3 requests to be excused for Wednesday.
June 9, 2005 Sandi Fitzpatrick CCoA E. Director re: Future travel arrangements (item XVIII)
June 26, 2005 Orange County Senior Citizens Advisory Council re: AAA Advocacy and Attorney General Opinion (item XX)
- VIII. Joint Presentation on Senior Financial Abuse –
LRSPA Financial Abuse Task Team update: Team consists of Helen Karr (Attorney), Richard Whiten (former FBI Investigator), Jim Dangerfield (Glendale Savings & Loan), Robin Goodwin James (developer of \$AIF in Pennsylvania and Mississippi, now in Alabama developing a similar program.) The Task Team submitted four items to the White House Conference on Aging (WHCoA) and all four were picked up. The Task Teams report has been turned in. The Team's priority focus is to create a FAST Team (Financial Abuse Situation Team) for California. Team will be meeting every other month. The Governor has sanctioned the California Elder Abuse Committee (S17-04), which meets monthly. Next meeting scheduled for August 9 in Sacramento.

Presentation by Dick Ryder, Consultant to Project \$AIF- Seniors Against Investment Fraud- of the Department of Corporations

\$AIF was started 3 years ago. Contact number: 1 (866) AskCorp (1-866-275-2677)

Public is strongly advised to call for information before investing. Use the "check before you invest" form. Use caution when evaluating potential investments. There are "good guys" selling a bad product as well as "bad guys".

Two ways to fight fraud: Enforcement (DOJ) and education. The Department of Corporations found the bulk of complaints came from seniors. The \$AIF call center gets @ 5000/month and has 7 trained staff. During the first 2 year contract, \$AIF used a "train the trainer" approach. During this second current contract \$AIF is contacting volunteers, and contracting with RSVP programs.

Caution: There are "senior advisors" utilizing the title CSA or Certified Senior Advisor. There is a program issuing such a certification. It takes @ 1-4 days to get one. Some "advisors" may give this title to themselves, and others may have years of experience and take this "official training" to get this title.

\$AIF has a video "Scammer in Action", which currently has a heavy emphasis on telephone scams. \$AIF is planning to upgrade the video by the end of August.

Presentation by David Mandel, Supervising Attorney and Program Manager Senior Legal Hotline, Legal Services of Northern California, Vice-Chair of National Association of Senior Legal Hotlines.

The Senior Legal Hotline is a statewide resource available to anyone over 60 years of age. 89% of contacts are advice by telephone, averaging 45 minutes.

11% of contacts consist of a brief service- making a telephone call, writing a letter, or mediation, averaging 2.5 hours.

The Senior Legal Hotline recently expanded to statewide and is extending to Southern California. The local Senior Legal Services programs also stem from the Older American's Act and are managed through the local AAAs. The amount of networking done between the State Hotline and the Local SLS varies by area depending on what the local program is offering. The Senior Legal Hotline will assess how it can fill in gaps. The purpose is not to compete with local programs for funding. While the State Hotline is not primarily a referral service (they do give immediate information and answers) they will refer to the local program if the service is available, and the local programs do refer back to the State Hotline. Some Senior Legal Service Hotline plans and facts:

The next technological frontier will be to connect volunteer attorneys in local areas in a system of "tele-senior legal".

The mediation department handles small issues.

There are staff trained in 16 languages, the system utilizes three-way calls for translation.

Reverse mortgages may be a good idea for seniors who:

- Are determined to stay in their own home
- Have good health and are likely to live to their statistical age
- Can't afford their own care or to effect repairs
- Don't have children they are determined to leave the house to.

There is no charge for State Senior Legal Hotline services.

There are some banks that refuse to accept the senior's Power of Attorney, saying the senior must also fill out the bank's form. The statute says the bank must accept any POA that conforms to California standards. Senior Hotline has advised people to do the additional form if it makes no difference.

There are three main types of financial abuse perpetrators:

Professional Scammers –

- May include Attorneys, Medicare advisors, trust mills.
- Predatory Lenders- those who give notice of default on mortgage if late by one payment.
- Mail Scams – telemarketing, internet, phishing
- Sweetheart Scams – younger person "falling in love" with senior.

Opportunist – Someone who didn't start out with the intent but the situation came up and could not resist.

- Someone who takes advantage of a "good deal" when a senior is clearly selling something for less than it is worth.
- Lenders who push inappropriate investments and make money on commissions.
- Caregivers who slowly find it convenient to steal or take advantage.
- Neighbors who are encroaching on others' physical property.
- Landlord/tenant issues – the tenant abusing the elder landlord.

Family/Close Friends "undue influence"

- Family who know they will inherit slowly pressure for an early transfer.
- Worries that MediCal will claim the estate after the recipient's death.
- A friendly neighbor offers to care for the person or property in return for the house.

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IX. Presentation on Prescription Drugs – Bill Benson Consultant and Kathleen Mullins, CA Health Advocate

The Consumer's Union, parent organization for Consumer Reports, sponsors an internet resource called "Consumer Reports Best Buy Drugs". www.crbestbuydrugs.org Program is free, no subscriptions. It is a series of reports (currently 7 available) on classes of drugs, each @24 pages apiece. An 8th report is an update on NSAIDS due to the Vioxx debate.

The intended outcome is

- a. The patient becomes empowered by looking up medications and taking this information to his/her MD.
- b. The MD learns more information on drugs and their costs, and changes his/her practice.

An issue is this program is aimed at a population who don't usually use computers. The program takes the best information available, translates it into language easily understood by the public, and matches it with the best information on costs. (This information is not geared for the MediCal, PI, or VA consumer). AARP is doing a similar initiative, which is not as cost-focused.

CMS has not endorsed this initiative, but they have had some positive conversations. This initiative is separate from Medicare Part D, however you can't talk about prescriptions without talking about Part D.

Likelihood of liability issues arising with Best Buy Drugs is low due to a heavy emphasis on the scientific research behind the papers, and the individual patient Rx decision ultimately rests with the MD.

X. Committee Reports

Legislation Committee – Chair: Havard Staggs Quick review of bills presented this past session and previously reviewed by the Legislation Committee. 8-9 are continuing to progress through committees.

Discussion on the following:

ACR 15 – Proclaim the second week of November IHHS Home Care Worker Week.

Support

SB 1018 – (Simitian) Elder and Dependent Adult Abuse Companion to AB 1605

AB 1605 – (Wolk, Berg) Elder and Dependent Adult Abuse

AB 1664 – (Gordon) Elder Abuse Reporting – Financial institutions required to provide financial elder abuse reporting training, but reporting non-mandatory

TACC supported SB1018 and AB1605, did not support AB1664

AB1605 has been removed.

Authors and supporters of AB1664 worked on a compromise agreeable to financial institutions softening the liability of bank staff in reporting suspected abuse. The intent and amended content of AB1664 was transferred to SB 1018, and a sunset clause was added.

AB 1664 has been morphed into an entirely different piece of legislation.

Winslow/Elliott **Approve: 21** Oppose: 1 Abstain: 2

SB 840 – (Kuel) “Single Payer” Healthcare Coverage

Would establish a state Health Care Commissioner and Commission. No other health care service contract or health care policy except for the Commission could be sold in the state of California if it duplicated the plan offered by the state. One effect would be that all existing insurance companies, including CMS (MediCare) would need to apply for waivers.

If passed, would go into effect in two years, and would have a transition plan.

Any current health insurance employee who would lose their job as a result of this change would get transition assistance.

This bill has been amended a total of 5 times so far, with minor word changes. It has passed the Assembly Health Committee, has been read in the Senate, and is through the Rules Committee. There are multiple co-authors, 11 pages of supporters and 1 page of opponents.

Legislation Committee recommends not taking opposition at this time, and each PSA to investigate and learn how this legislation would affect the individual constituents.

Consensus: Watch

SB910 LRSPA Monitoring Update Committee - Chair: Don Hunt

CCoA's summary report has been presented to the legislators with recommendations on how to implement SB910. Plan is for individual Legislators to pick up the plans and put into bills.

If TACC members would like a copy of the 95 page report, email Don Hunt.

Housing and Transportation Task Teams are continuing.

Housing Task Team – Chair is moving to Washington DC. New chair to be selected and will call a meeting.

Transportation Task Team – Next meeting scheduled for August 17 at the DMV office in Sacramento.

The LRSPA and Task Team efforts have no definite end point. It is a process of monitoring the plan and updating the legislators every two years. TACC's role has been to provide consumer input to complement the “Professionals”.

Discussion re: CCoA website continues to be in need of regular updating with current information on Task Team meetings and progress. Will again request CCoA to devote some resources to this.

Older California Act Implementation Committee – Chair: Roberta King

Deferred at this time.

White House Conference on Aging Committee – Chair: Bill Hollabaugh

No formal meeting held. Refer to CCoA ED Report.

XI. Older Adult Traffic & Safety Task Force Report – Roberta King

R. King states is willing to transition liaison of this committee to someone living closer to Sacramento. Any interested person, please contact Roberta or the Chair.

Discussion of applicable WHCoA issues.

Aging Services Workgroup addressing “How to handle the Delicensed Person”.

October 25 has been designated “Older California Driver Wellness Day.”

Reminder of two video's available: “Golden Road” and the AAA (American Automobile Association) “Road Wise Review.”

- XII. California Senior Legislature Report– Ed Woods and Anne Mack
 This year the October session will be CSL's 25th anniversary.
 Physical move to new location on N Street has been accomplished. June Hamilton is the regular staff person, and Sharon Jenkins assists 2 times a week. Do not have an umbrella organization yet. Transition schedule is behind.
 68-69 proposals have been received to date for the upcoming session. Are being reviewed for Committee placement.
 Discussion held on TACC placing an ad in the CSL Session Program Book.
- XIII. California Commission on Aging Report – Deferred
- XIV. Annual Election of Officers
 Chair: Nominating Committee – Havard Staggs PSA 12
 Floor- none
 M/S Robles/Elliott Unanimous
- Vice Chair: Nominating Committee – David Wilder PSA 20
 Floor – None
 M/S Mack/Lundin Unanimous
- Secretary: Nominating Committee – William Hollabaugh PSA 6
 Floor – None
 M/S Wilder/Robles Unanimous
- Treasurer: Nominating Committee – Margaret Mooney PSA 33
 Floor – None
 M/S Elliott/Smith Unanimous
- Mem at Lg: Nominating Committee – Don Hunt PSA 18
 Floor – None
 M/S Williams/Smith Unanimous
- XV. Annual Election of Nominating Committee
 Nominating Committee –
 Mary Van Loon PSA 30; Leonard Smith PSA 15; Ronald B Steves PSA 2
 Floor – None
 M/S Mack/Wilder Unanimous
- XVI. Financial Report – Joe Cox
 Discussion of budget line items. As of June 30, TACC expenses are under budget.
 Foundation Donations Sub-Committee – Nancy Dolton, David Wilder, Joe Cox
 Made and distributed a poster to publicize Foundation. Current balance \$1983.33
 Review of Line Item funding levels: Were declining until April. Went up for May and June.

XVII. Director's Report – Sandi Fitzpatrick, Executive Director, CCoA

Thank you to past officers for all their time and work. Congratulations to newly elected officers. In this time of changing aging network, we need strong voices to effectively advocate.

CSL Update – Session planning for the 25th anniversary is on target.

The transition from CCoA is in process. Serious negotiations are underway with the Controllers office. The CSL JRC is making efforts at reductions in expenses, and controller's office looking at reducing costs.

TACC Financial Report – '04-'05 close out resulted in carryover. Continuing to reduce the "Special Deposit Fund" (contains the older private donations. Donations now going to the California Foundation.)

Budget baseline is \$70 thousand. Next year will be \$50 thousand due to reductions in tax line item check off donations. If this line item continues to decline, TACC may be in deficit within 2 years.

New budget for '05-'06 is due in October, and traditionally is adjusted in November at the joint meeting with CCoA and CSL. (This year CSL will have transitioned to independent.)

With the CCoA office relocation, costs for rent will probably go up.

New office contact information: California Commission on Aging
1300 National Drive, Suite 173
Sacramento, CA 95834
Phone: 916 419-7591 FAX 916 419-7596
Email and Web address remain the same.

CSL Contact information: Mailing address remains CCoA until transition complete.
Phone: 916 552-8256
Email address in process.

The above contact information will be on the TACC website.

CCoA Activities: Planning for the next two years. Will continue to hold field hearings. September 7-8, 2005 in Santa Barbara, Preventative Health Task Team.

WHCoA: WHCoA dates have been moved to December 2005

Governor delegates and alternates, and Senate delegates are selected.

Delegates at Large deadline is August 1.

Training will be held November 7 in Sacramento. CCoA has been assured the position papers will be ready in advance, hopefully by November 7.

XVIII. Travel Expense Claims and Travel Agency Contract – Sandi Fitzpatrick and Sharon Jenkins

Review of Vehicle Authorization Form – renewed every year.

Review of Travel Expense Claim (TEC) form common issues:

- SS# on each form
- Vehicle License # if you are claiming mileage
- Signature must be in ink
- Original receipts only
- Airline itinerary with name, date, and price needed.
- Hotel bill must be itemized. Do not use online services such as Travelocity.

Travel Agency Contract:

In order to utilize the state government rate for travel, all employees and volunteers must abide by the amended travel memo conditions. CCoA, CSL, and TACC are volunteers.

There are two options: contract with a state listed travel agency, or utilize online reservations. If online reservation option is used, any fees for change in plans will not be reimbursed.

CCoA has decided to contract with one travel agency.

CSL has decided to offer members the choice of either option.

M/S Staggs/Duff Offer TACC members the option to utilize a designated travel agency or use an online reservation system. Unanimous.

XIX. Attorney General Opinion regarding Advisory Council Advocacy

Discussion of issue background.

OAA of 1965 had firmer guidelines regarding Advisory Council advocacy mandate.

President Reagan's administration modified the Act, and one little-noticed effect was a change in the advocacy portion.

The Older Californian Act has even softer language.

An opinion by the Attorney General could have the following effects:

- This issue currently affects county based PSA's, could spread to private non-profit PSA's.
- Could set a precedent, and spread to any Board of Supervisor delegated Council.
- Opinion could be treated as a point of law, which would open the door for federal law to override state law.

Some PSA's have been facing this issue locally and have created work-around agreements.

Assemblymember DeVore was unaware of past history, and has granted an extension to allow TACC time to discuss the issue and form an appropriate response.

Motion and second Duff/Mack TACC to send a letter to Assembly member DeVore requesting he withdraw the request for opinion re: Opinion #05-501 Advocacy of Senior Citizens' Advisory Councils, and if this is not possible, then request the Attorney General issue an informal opinion. Question: Duff Unanimous

XX. Reports from the following Planning and Service Areas (PSAs)

PSA 3 (Losing their ED who is retiring in August.)

PSA 16 (In process of developing a Recreation Director position utilizing a "3 by 3 Peer Management" model with Title 5 funds. 3 people volunteer to plan for an area for 3 months, then rotate. Also developing a teleconference outreach to homebound seniors.)

PSA 19 (Have 9-10 active committees and 100 food sites. Hold an annual Health Fair each spring and an annual city/county housing forum.)

PSA 20 (Current ED is relocating, will be searching for a new ED. Public Guardian's office is getting consolidated into the AAA. Focus of Board of Directors is to have county implement its own regulations re: full accessibility. Senior centers and nutrition sites re-examined.)

PSA 25 (City Council passed resolution in opposition to SS privatization. Farmers market Vouchers – increasing awareness that not all markets are WIC certified and eligible.)

Introduced new Council on Aging newsletter, and finalizing a new brochure on the Council on Aging. Held the 3rd annual Art Show for seniors who took up art after retirement.)

PSA 26 (Are in transition from No. Coast Opportunities. Are working on a Lake and Mendocino Joint Powers Agreement by Oct 1. State DOA is currently contracting directly with providers. Held a "Healthy Aging, Maintaining your Independence" workshop in May.)

PSA 28 (All contracts successfully renegotiated. Have a senior body strengthening program. Minority outreach is a priority.)

PSA 30 (Website will be up by Aug 1. Received Fed Grant for free bus passes Aug-Oct. for fixed routes within PSA.)

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XXI. Public Comments -

Richard Lundin – Wishes to formally thank the previous officers for a job well done.
Anne Mack announced this is her last meeting. States she has received a significant education in senior issues and other areas of California. Anne wishes to express it has been a pleasure and an honor to meet with all TACC members.

11:55 pm Adjourn

Respectfully Submitted,

Victoria Onstine Recording Secretary

**Next Meetings: September 28-29, 2005 Sacramento, CA
Actual location TBA due to CCoA relocation.**

**November 14-17, 2005 Irvine, CA
Allied Conference, Irvine Marriott.
TACC meeting scheduled for Nov 17, 2005**